

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Salahudin Shahriar  
Shagorika Shahriar  
Debtors

Case No. 21-00790-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: May 27, 2021

User: AutoDocket  
Form ID: pdf002

Page 1 of 4  
Total Noticed: 86

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Salahudin Shahriar, Shagorika Shahriar, 1123 Duesenberg Drive, Hummelstown, PA 17036-6820
cr	+ Oracle America, Inc., Buchalter, a Professional Corporation, c/o Shawn M. Christianson, 55 2nd St. 17th Fl., San Francisco, CA 94105-3493
5402397	+ ADP, LLC, P.O. Box 12513, 1851 N. Resler Drive, El Paso, TX 79912-8023
5402396	+ Addis Law, Attn: Phillip J. Addis, Esq., 504 Main St., Suite 200, La Crosse, WI 54601-4033
5402398	+ Ale Solutions, One W. Illinois Street, Ste. 300, Saint Charles, IL 60174-2851
5402401	+ American Quick Foods, PO Box 7188, Overland Park, KS 66207-0188
5402405	BB&T, Credit Disputes, Wilson, NC 27894
5402403	+ Bagby Elevators, PO Box 320919, Birmingham, AL 35232-0919
5402404	+ BankUnited, c/o Colven, Tran & Meredith, 1401 Burnham Drive, Plano, TX 75093-5229
5402406	+ Borough of Carlisle, 53 West South Street, Carlisle, PA 17013-3447
5402407	+ Bowery Member LLC, 100 Ring Road, Garden City, NY 11530-3219
5402408	+ Brilliant Energy, 800 Wilcrest Drive, Suite 109, Houston, TX 77042-1369
5402409	+ Bureau of Account Managment, 3607 Rosemont Ave Ste 502, Po Box 8875, Camp Hill, PA 17001-8875
5402420	CST Co., PO Box 33127, Louisville, KY 40232-3127
5402412	CenterPoint Energy, PO Box 4981, Houston, TX 77210-4981
5404779	CenterPoint Energy, PO Box 1700, Houston, TX 77251-1700
5402413	+ Century Property Consultants, 9800 Centre Pky, Suite 640, Houston, TX 77036-8477
5402416	+ City of Tyler, Tyler Water Utilities, PO Box 336, Tyler, TX 75710-0336
5402421	+ Cumberland County Tax Bureau, 21 Waterford Dr, Suite 201, Mechanicsburg, PA 17050-8268
5402423	+ DLL Financial Services, Inc., PO Box 41602, Philadelphia, PA 19101-1602
5402424	+ Doctors Associates LLC/Franchise, 325 Sub Way, Milford, CT 06461-3081
5402428	+ ETVSoftware, 1331 S. Beckham Ave., Tyler, TX 75701-3323
5402427	+ Edward Don & Company, 2562 Paysphere Circle, Chicago, IL 60674-0001
5402431	Groople Texas LLC, 990 State Hwy 287 N STE106 214, Mansfield, TX 76063
5402432	+ Guest & Associates, PC, PO Box 696, De Kalb, TX 75559-0696
5402433	+ HD Supply, PO Box 509058, San Diego, CA 92150-9058
5402435	+ HP Financial Services Co., 200 Connell Drive, Suite 5000, Berkeley Heights, NJ 07922-2816
5402436	HP Inc., 13207 Collection Cetner Drive, Chicago, IL 60693-3207
5402434	Hewlett-Packard Financial Services, PO Box 402582, Atlanta, GA 30384-2582
5402437	+ Huling Enterprises, LLC, 313 Copper Mountain, New Braunfels, TX 78130-7021
5402438	+ Indeed Inc., 6433 Champion Grandview Way, Austin, TX 78750-8589
5402439	+ InterContinental Hotels Group, 3 Ravinia Drive, Suite 100, Atlanta, GA 30346-2121
5402441	+ Law Offices of Michael E. Gazette, 100 East Ferguson, Suite 1000, Tyler, TX 75702-5706
5409083	Legacy Mortgage Asset Trust 2020-GS4, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
5402442	Leslie's Pool Supplies, PO Box 501162, Saint Louis, MO 63150-1162
5402443	+ Leviton Law Firm, Attn: Michael Ashley, 3 Golf Center, Suite 361, Hoffman Estates, IL 60169-4910
5402444	Liberty Mutual, PO Box 188025, Fairfield, OH 45018-8025
5402446	+ Mario Industries, 2490 Patterson Ave., Roanoke, VA 24016-2528
5402447	Master's Maintenance, 33 Sandalwood Drive, Palmyra, PA 17078
5402450	+ NUCO2, PO Box 9011, Stuart, FL 34995-9011
5402451	Onity, Inc., Lockbox 223067, Pittsburgh, PA 15251-2067
5402452	+ Oracle America, Inc., 500 Oracle Parkway, Redwood City, CA 94065-1677
5407873	+ Oracle America, Inc., c/o Shawn M. Christianson, Esq., Buchalter PC, 55 2nd St., 17th Fl., San Francisco, CA 94105-3493
5402453	+ Owen Meals/Richard Baish, 32 Burnthouse Road, Carlisle, PA 17015-7646
5402455	PP&L, 2 North Second St, CPC-Genn1, Allentown, PA 18101-1175
5407816	+ PPL Electric Utilities, 2 N 9th ST, Allentown, PA 18101-1179

5402456 + Quickcakes, American Quick Foods, Inc., PO Box 7188, Overland Park, KS 66207-0188  
 5402457 + Ratchford Law Group, PC, 54 Gelnmaura National Boulevard, Moosic, PA 18507-2161  
 5402458 + Reinhart Food Service, 100 Industrial Park Road, Coal Township, PA 17866-4136  
 5402459 Suddenlink, PO Box 742698, Cincinnati, OH 45274-2698  
 5402460 Sysco Business Services, 24500 Highway 290, Cypress, TX 77429  
 5402461 Terminix, Processing Center, PO Box 742592, Cincinnati, OH 45274-2592  
 5402462 Thyssenkrupp Elevator Corp., Attn: Accounts Receivable, 2801 Network Blvd., Ste 700, Tyler, TX 75702-1312  
 5402463 Toyota Financial Services, Commercial Finance, P.O. Box 660926, Dallas, TX 75266-0926  
 5406223 + Tri State Adjustments Inc, PO Box 3219, La Crosse, WI 54602-3219  
 5412352 + Truist Bank, P.O. Box 27767, 306-40-04-95, Richmond, VA 23261-7767  
 5402464 + US Small Business Administration, 2601 N 3rd St #503, Harrisburg, PA 17110-2060  
 5402465 + USA Today, P.O. Box 677446, Dallas, TX 75267-7446  
 5402467 + Washco Commercial Service, PO Box 5092, Longview, TX 75608-5092

TOTAL: 59

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 27 2021 19:09:00	Commonwealth of Pennsylvania Department of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946
5402402	+ Email/Text: g17768@att.com	May 27 2021 19:09:00	AT&T, P.O. Box 5091, Carol Stream, IL 60197-5091
5402399	+ Email/Text: amsbankruptcy@amscollections.com	May 27 2021 19:09:00	Allen Maxwell & Silver, PO Box 540, Fair Lawn, NJ 07410-0540
5402400	+ Email/Text: bankruptcy@americanhotel.com	May 27 2021 19:09:00	American Hotel Registry, 100 S. Milwaukee Ave., Vernon Hills, IL 60061-4321
5402410	Email/Text: rwild@c2cresources.com	May 27 2021 19:09:00	C2C Resources, LLC, 56 Perimeter East Suite 100, Atlanta, GA 30346
5402411	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 27 2021 19:46:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5404592	Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 27 2021 19:46:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5402415	+ Email/Text: litigation.recoverybmailbox@dlgroup.com	May 27 2021 19:09:00	Cisco Systems Capital, PO Box 41602, Philadelphia, PA 19101-1602
5402417	Email/Text: documentfiling@lciinc.com	May 27 2021 19:09:00	Comcast, 676 Island Pond Road, Manchester, NH 03109-4840
5402418	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 27 2021 19:09:00	Comenitybank/New York, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
5402419	+ Email/PDF: creditonebknofications@resurgent.com	May 27 2021 19:46:01	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5402425	Email/PDF: Citi.BNC.Correspondence@citi.com	May 27 2021 19:46:05	DSNB/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
5408086	Email/Text: bnc-quantum@quantum3group.com	May 27 2021 19:09:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5402422	Email/Text: G06041@att.com	May 27 2021 19:10:00	DirecTV, PO Box 5093, Carol Stream, IL 60197-5093
5402426	+ Email/Text: bankruptcynotices@ecolab.com	May 27 2021 19:09:00	Ecolab, PO Box 70343, Chicago, IL 60673-0343
5402429	+ Email/Text: tdavidson@firetrol.net	May 27 2021 19:10:00	Firetrol Protection Systems, Inc., 2134-C Anthony Drive, Tyler, TX 75701-8492
5402430	Email/Text: ecfbankruptcygme@nrgenergy.com	May 27 2021 19:10:00	Green Mountain Energy, Dept 1233, PO Box 121233, Dallas, TX 75312-1233

5402440	Email/Text: sbse.cio.bnc.mail@irs.gov	May 27 2021 19:09:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5402414	Email/PDF: ais.chase.ebn@americaninfosource.com	May 27 2021 19:45:34	Chase Mortgage, Records Cntr Attn: Correspondence, Mail Code LA4 5555 700 Kansas Ln, Monroe, LA 71203
5402445	+ Email/Text: support@ljross.com	May 27 2021 19:09:00	LJ Ross Associates, 4 Universal Way, Po Box 6099, Jackson, MI 49204-6099
5402448	+ Email/Text: Bankruptcies@nragroup.com	May 27 2021 19:10:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
5402449	+ Email/Text: Bankruptcies@nragroup.com	May 27 2021 19:10:00	National Recovery Agency, Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
5402454	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 27 2021 19:09:00	PA Department of Revenue, P.O. Box 280946, Harrisburg, PA 17128-0946
5408231	Email/Text: bnc-quantum@quantum3group.com	May 27 2021 19:09:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
5410871	Email/PDF: resurgentbknofications@resurgent.com	May 27 2021 19:46:27	Resurgent Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5402466	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	May 27 2021 19:09:00	Verizon Wireless, Attn: Verizon Bankruptcy, 500 Technology Dr, Ste 500, Weldon Springs, MO 63304-2225
5402468	+ Email/Text: bankruptcynotice@westlakefinancial.com	May 27 2021 19:09:00	Westlake Financial Services, Attn: Bankruptcy, Po Box 76809, Los Angeles, CA 90076-0809

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 27, 2021 at the address(es) listed below:

<b>Name</b>	<b>Email Address</b>
-------------	----------------------

Jack N Zaharopoulos (Trustee)

TWecf@pamd13trustee.com

Jenna Anne Ratica

on behalf of Creditor Commonwealth of Pennsylvania Department of Revenue jratica@attorneygeneral.gov  
ARC-Court-MiddleDistrict@attorneygeneral.gov

District/off: 0314-1  
Date Rcvd: May 27, 2021

User: AutoDocke  
Form ID: pdf002

Page 4 of 4  
Total Noticed: 86

Rebecca Ann Solarz	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS4 bkgroup@kmlawgroup.com
Robert E Chernicoff	on behalf of Debtor 2 Shagorika Shahriar rec@cclawpc.com jbartley@cclawpc.com;jlaughman@cclawpc.com;jhr@cclawpc.com
Robert E Chernicoff	on behalf of Debtor 1 Salahudin Shahriar rec@cclawpc.com jbartley@cclawpc.com;jlaughman@cclawpc.com;jhr@cclawpc.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

**LOCAL BANKRUPTCY FORM 3015-1****IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

SALAHUDIN SHAHRIAR  
SHAGORIKA SHAHRIAR

CHAPTER 13

CASE NO. <sup>1</sup> -bk-21 - 00790-HWV☒ ORIGINAL PLAN  
☐ AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)<sup>2</sup> Number of Motions to Avoid Liens<sup>1</sup> Number of Motions to Value Collateral**CHAPTER 13 PLAN****NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

1	The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included

**YOUR RIGHTS WILL BE AFFECTED**

**READ THIS PLAN CAREFULLY.** If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

**1. PLAN FUNDING AND LENGTH OF PLAN.****A. Plan Payments From Future Income**

1. To date, the Debtor paid \$0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$136,260.00, plus other payments and property stated in § 1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
4/2021	3/2026	\$2,271.00	\$0.00	\$2,271.00	\$136,260.00
				Total Payments:	\$136,260.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.
3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ( ) Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

(✓) Debtor is over median income. Debtor estimates that a minimum of \$0.00 must be paid to allowed unsecured creditors in order to comply with the Means Test.

**B. Additional Plan Funding From Liquidation of Assets/Other**

1. The Debtor estimates that the liquidation value of this estate is \$0.00. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

*Check one of the following two lines.*



No assets will be liquidated. *If this line is checked, skip § 1.B.2 and complete § 1.B.3 if applicable.*

☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ \_\_\_\_\_ from the sale of property known and designated as \_\_\_\_\_. All sales shall be completed by \_\_\_\_\_, 20\_\_\_\_. If the property does not sell by the date specified, then the disposition of the property shall be as follows: \_\_\_\_\_
3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: \_\_\_\_\_

**2. SECURED CLAIMS.****A. Pre-Confirmation Distributions. Check one.**

None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

☐ Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Last Four Digits of Account Number	Estimated Monthly Payment

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

**B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.**

None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.



Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Chase Mortgage - 1st Mortgage	1123 Duesenberg Drive, Hummelstown, PA 17036	7248
Truist/BB&T Bank - 2nd Mortgage	1123 Duesenberg Drive, Hummelstown, PA 17036	
***SEE RIDER FOR ADDITIONAL CREDITORS***		



**C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.**

☒ None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

☐ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Postpetition Arrears to be Cured	Estimated Total to be paid in plan

**D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)**

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

☐ The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan

**E. Secured claims for which a § 506 valuation is applicable. Check one.**

- ☒ **None.** *If "None" is checked, the rest of § 2.E need not be completed or reproduced.* Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary or other action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action
Bowery Member LLC	1123 Duesenberg Drive, Hummelstown, PA 17036	\$0.00	0.00%	\$0.00	Plan

**F. Surrender of Collateral.** *Check one.*

☒ None. *If "None" is checked, the rest of § 2.F need not be completed or reproduced.*

☐ The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered

**G. Lien Avoidance.** *Do not use for mortgages or for statutory liens, such as tax liens. Check one.*

☐ None. *If "None" is checked, the rest of § 2.G need not be completed or reproduced.*



The Debtor moves to avoid the following judicial and/or nonpossessory, nonpurchase money liens of the following creditors pursuant to § 522(f) (this § should not be used for statutory or consensual liens such as mortgages).

Name of Lien Holder	Truist Bank/BB&T	Truist Bank/BB&T	
<b>Lien Description</b> For judicial lien, include court and docket number.	2020-CV-5865-NT Dauphin Co. Common Pleas	2020-CV-5047-NT Dauphin Co. Common Pleas	
<b>Description of the liened property</b>	1123 Duesenberg Drive, Hummelstown, PA 17036	1123 Duesenberg Drive, Hummelstown, PA 17036	
<b>Liened Asset Value</b>	\$440,100.00	\$440,100.00	
<b>Sum of Senior Liens</b>	\$777,230.00	\$777,230.00	
<b>Exemption Claimed</b>	\$0.00	\$0.00	
<b>Amount of Lien</b>	\$71,393.16	\$68,906.63	
<b>Amount Avoided</b>	\$71,393.16	\$68,906.63	

### 3. PRIORITY CLAIMS.

#### A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
  - a. In addition to the retainer of \$1,113.00 already paid by the Debtor, the amount of \$3,887.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
  - b. \$\_\_\_\_\_ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. *Check one of the following two lines.*



None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.



The following administrative claims will be paid in full.

Name of Creditor	Estimated Total Payment

**B. Priority Claims (including, certain Domestic Support Obligations)**

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment
Internal Revenue Service	\$7,181.11
PA Department of Revenue	\$80,000.00

**C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.**

None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.



The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim. *This plan provision requires that payments in § 1.A. be for a term of 60 months (see 11 U.S.C. §1322(a)(4)).*

Name of Creditor	Estimated Total Payment

**4. UNSECURED CLAIMS****A. Claims of Unsecured Nonpriority Creditors Specially Classified.** *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 4.A need not be completed or reproduced.*

☐ To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.

Name of Creditor	Reason for Special Classification	Estimated Amount of Claim	Interest Rate	Estimated Total Payment

**B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

**5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES.** *Check one of the following two lines.*

☒ None. *If "None" is checked, the rest of § 5 need not be completed or reproduced.*

☐ The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject

**6. VESTING OF PROPERTY OF THE ESTATE.**

**Property of the estate will vest in the Debtor upon**

*Check the applicable line:*

- ☐ plan confirmation.  
☒ entry of discharge.  
☐ closing of case.

**7. DISCHARGE: (Check one)**

- (☒) The debtor will seek a discharge pursuant to § 1328(a).  
 ( ☐ ) The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

**8. ORDER OF DISTRIBUTION:**

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

- Level 1: \_\_\_\_\_  
 Level 2: \_\_\_\_\_  
 Level 3: \_\_\_\_\_  
 Level 4: \_\_\_\_\_  
 Level 5: \_\_\_\_\_  
 Level 6: \_\_\_\_\_  
 Level 7: \_\_\_\_\_  
 Level 8: \_\_\_\_\_

*If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:*

Level 1: Adequate protection payments.

Level 2: Debtor's attorney's fees.

Level 3: Domestic Support Obligations.

Level 4: Priority claims, pro rata.

Level 5: Secured claims, pro rata.

Level 6: Specially classified unsecured claims.

Level 7: Timely filed general unsecured claims.

Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

## **9. NONSTANDARD PLAN PROVISIONS**

**Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)**

Dated: April 15, 2021

/s/ Robert E. Chernicoff, Esquire

Attorney for Debtor

/s/ Salahudin Shahriar

Debtor

/s/ Shagorika Shahriar

Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.



Rider to Special Provisions of Original Chapter 13 Plan  
Salahudin and Shagorika Shahriar  
1:21-bk-00790-HWV

The Debtors reserve the right to amend this Plan to reflect claims as filed and as allowed by the Court.

**Section 2.B Continued:**

<b>Name of Creditor</b>	<b>Description of Collateral</b>	<b>Last Four No.</b>
Truist/BB&T Bank – 3 <sup>rd</sup> Mortgage	1123 Duesenberg Drive, Hummelstown, PA 17036	
Toyota Financial Services	2012 Lexus RX 450H	
Westlake Financial Services	2008 Lexus GS350	4632

Debtors reserve the right to sell any real or personal property upon the filing of an appropriate Motion with the Court.

The automatic stay shall remain in effect until such time as the Plan is fully consummated by payments to the Trustee or otherwise modified or terminated by specific Order of the Court.

Debtors have agreed to pay \$5,000.00 as the Presumed Reasonable Fee and has paid \$1,113.00 towards that fee pre-petition to Cunningham, Chemicoff & Warshawsky, P.C. The balance of \$3,887.00, is requested to be paid through the Plan. The Debtors have been informed that Cunningham, Chemicoff & Warshawsky, P.C. reserves the right to file a fee application if any extraordinary or extra fees are incurred, to be charged at Cunningham, Chemicoff & Warshawsky, P.C.'s regular hourly rates. Any such additional charges will be submitted to the Court as is necessary.